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ABSTRACT

Guidelines are suggested here for integrating consumer subject matter into existing secondary curricula, developing a team approach, or developing a systems approach that involves the entire school and community rather than offering a separate consumer education course. Any or all of the above suggestions might be utilized within a school district. The purposes of consumer education are to help each student: 1) to develop his own value system; 2) to develop a sound decision-making procedure; 3) to evaluate alternatives in the marketplace; 4) to understand his rights and responsibilities as a consumer; and 5) to fulfill his role in directing a free enterprise system. Selections are presented offering general objectives, performance objectives, content, and activities for each of the following eleven disciplines: Business Law; Business Mathematics; Distributive Education; English; General Business; Health; Home Economics Education; Industrial Arts; Mathematics; Science; and Social Studies. (Author/SJM)

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# Consumer Education in the Secondary Curriculum

## Guidelines for Implementation

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# Consumer Education in the Secondary Curriculum

## Guidelines for Implementation

Prepared by
Division of Social Studies
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# FOREWORD

The General Curriculum Regulations of the State Board of Education of Pennsylvania, 1969, includes "Consumer Education" as one of the offerings in senior high school. Section 7-233 states, "In addition to the planned courses actually required for graduation as set forth in Section 7-232, every senior high school shall have other course offerings," the list of which includes consumer education. A course offering is defined by Section 7-123 of the Regulations as a "planned course which shall be taught in each secondary school where there is sufficient student demand." Sufficient student demand is set forth in Section 1604 of the School Laws of Pennsylvania as ". . . fifteen pupils belonging to the grade in which said subject is specified in the program of studies." School districts may set a lower figure for the number of students required to initiate a course offering since this would not create a conflict with Section 1604.

Although the General Curriculum Regulations provide for consumer education instruction on the basis of student demand, the Department of Education has adopted the position that the subject is of sufficient importance that all students should receive instruction through their respective curricula. Since consumer education is interdisciplinary in nature and since the general curriculum of schools affords many opportunities to provide instruction in consumer affairs, these guidelines have been constructed to assist teachers in adapting their programs to take advantage of the opportunities which exist to incorporate concepts and understandings relevant to consumer education in existing courses.

The position outlined above is NOT to be construed as contradictory to the General Curriculum Regulations. Any school district has the right to develop a separate course in consumer education for its students, either on its own initiative or as a result of student demand. The department, however, feels that this is the least desirable of the several possible approaches for including consumer education in the curriculum. The magnitude of the subject is such that it would be extremely difficult for a teacher to become sufficiently trained to teach the course. Therefore, it is suggested that one, or a combination, of the following methods be considered: (1) integrate the subject matter content in existing curricula; (2) develop a team approach for combining the expertise of several teachers; or (3) develop a system approach which would involve the entire school as well as the community and parents. Any or all of these might be utilized within a school district.

These guidelines have been designed to be used with any of the approaches identified and, hopefully, with any other approach which may be developed at the local level. Under no circumstances are these guidelines to be considered all-inclusive; they are offered only as suggestions. Involved teachers must develop their own course content based upon the needs and interests of their students.

## RATIONALE

The purposes of consumer education may be defined as: (1) to help each student develop his own value system; (2) to develop a sound decision-making procedure; (3) to evaluate alternatives in the marketplace to obtain the best buys for his money; (4) to understand his rights and responsibilities as a consumer; and (5) to fulfill his role in directing a free enterprise system.

Any consumer education program should be built on what students need and want to learn and ought to be developed as a teacher-student learning partnership. Important considerations are: (1) Will students be able to function effectively in our society and in the marketplace after they leave the classroom? (2) What are the needs and interests of the students - individually and collectively? (3) What are the particular circumstances of the students' community?

All consumer education programs should consider the four aspects of the total consumer: (1) the consumer as an individual; (2) the consumer as a member of society; (3) the consumer's alternatives in the marketplace; and (4) the consumer's rights and responsibilities. Regardless of the approach used, these four aspects must be considered in the effort to be honest and hopeful of producing desired behavior.

## HOW CAN EDUCATION PLAY A ROLE IN INFLUENCING CONSUMER BEHAVIOR?

** Consumers need to be motivated to recognize that they need different kinds of information to understand and use the products of today's technology.

** A consumer cannot be a walking information center on all products, therefore he needs to learn how to seek out and use the most current available information to make a decision that is best for him.

** Consumer education needs to be part of an ongoing course--to be taught in the context of meaningful situations.

** Since consumer education is so important in our lives, it should be given more attention at all grade levels.

** We need to re-direct some of our learnings in terms of developing responsibilities about buying certain products, e.g., those which are pollutants.

** Rather than being involved with what people want, perhaps it is more important to teach people what there is to want. All consumers should know that there are choices available.

** Because young people have new attitudes and changing values, they should be involved in developing consumer education programs that would increase and develop motivation and responsibility.

** The development of value judgments is part of the education process for educator and student; thus, the consumer education program created should be able to adjust to the value systems which exist.

** Since education takes place best when there is a need, part of the problem is to identify the needs to which consumer information will relate. For example, include biological effects on the ecosystem.

** New methods should be used to present consumer information and to educate consumers. For example, on-the-spot sales information, consumer education programs in shopping centers, consumer libraries within stores, dial-a-number for information in a store, and/or trained sales personnel could be used to help break down the presumption many consumers have that they already know all there is to know about many products.

** Individuals are not consumers for the sake of being consumers, but rather to achieve a richer, fuller life. Perhaps a better understanding of themselves and their psychological needs and motivations will help consumers become more effective in achieving their life goals.

(The above suggestions have been adapted from "What Influences Consumer Behavior?" published in FORUM, Spring/Summer 1971, by J. C. Penney Co., Inc., NYC., p. 15.)

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# Business Law

BUSINESS LAW

GENERAL OBJECTIVES:

1. To develop knowledge, attitudes and insights which will help the student become an intelligent consumer of goods and services.

2. To learn to evaluate sales promotional devices used to encourage purchasing; developing effective buying techniques.

3. To develop an understanding of the function, values and obligations involved in the use of credit and to understand the laws concerned with consumer credit as well as available public and private consumer credit protection.

4. To understand local, state and federal regulations and laws related to production and sale of goods and services.

5. To develop an understanding of the legal aspects involved in renting, buying or building housing.

6. To develop an understanding of insurance principles and practices.

7. To develop knowledge, attitudes and insights into the various types and kinds of savings and investment opportunities afforded individuals/groups.

8. To develop an understanding of the scope of taxation, the source of taxing powers, procedures for amending those powers and reasons for the growth of taxation.

9. To develop an understanding of the rights and responsibilities of consumers when buying and using goods and services; learning how consumers can protect their rights and accept their responsibilities by making use of the aid and protection afforded them by business, government and independent agencies.

10. To develop an understanding of laws concerned with contracts, negotiable instruments, wills and inheritances.

PERFORMANCE OBJECTIVES: Students will--

1. demonstrate consumer intelligence by solving a problem of purchasing a good or service which requires them to utilize the knowledge, insights and attitudes acquired through course instruction.

2. distinguish between fact and inference as represented in a given piece of advertising.

3. demonstrate the ability to employ effective buying techniques by planning a month's expenditures, with a given income and certain identified needs and wants.

BUSINESS LAW (continued)

4. identify the function, value(s) and obligation(s) involved in the use of credit.

5. explain the degree and type of protection provided consumers by a given law(s) concerned with consumer credit.

6. identify at least one law or regulation from each level of government (local, state, federal) that concerns the production or sale of goods and services.

7. explain the regulations or laws cited in objective number six.

8. demonstrate an understanding of the legal aspects involved in renting, buying or building housing by preparing the necessary criteria to be followed by a young couple making their first such contract.

9. differentiate between several types, each, of life, health and homeowner insurance policies and select the ones (each category) that best suit the needs of the individual or family concerned.

10. demonstrate the ability to make a wise investment of available income by solving an investment problem.

11. explain the growth of the American tax system, noting its scope, the sources of taxing power and ways of amending those powers.

12. demonstrate a high degree of consumer intelligence by preparing a list of the rights and responsibilities of consumers when buying and using goods and services.

13. give one example, each, of how business, government and independent agencies provide aid and/or protection for the consumer.

14. demonstrate an understanding of the laws concerned with business legal documents by solving a problem involving a contract or a negotiable instrument.

CONTENT:

Contracts

Buying goods and services

Buying insurance (personal and property)

Commercial paper (negotiable instruments)

Consumer laws (national, state, local)

Effect of consumers' voices (marketplace, government, etc.)

BUSINESS LAW (continued)

Employer-employee relationships

Types of businesses

Merchandising

Fraudulent/deceptive practices

Money - banking

Savings - investments

Credit buying

Wills and inheritances

Crimes and torts

Consumer rights and responsibilities

Renting - buying - building housing

Taxation (scope, source, growth)

ACTIVITIES:

1. Have a group determine the characteristics to look for when buying a transistor radio, cosmetics, typewriter, school clothes, set of skis.

2. Have a group study and report on buying incentives and how they work, including advantages and disadvantages. Could include trading stamps, premiums, coupons, prizes, contests, etc.

3. Have a group investigate, evaluate and report on sources of consumer information--advertising, salespeople, business and government publications, magazines, books, etc.

4. Have a group collect and evaluate all the different kinds and types of budget forms that can be obtained from banks, credit unions, finance companies or other sources.

5. Explain and discuss such credit terms as: promissory note, conditional sales contract, default, garnishment, wage assignment, principal, installment, co-signer, repossession, balance.

6. Use a role-playing situation in which members of a family are over-extended credit-wise, showing how they plan to work themselves out of the problem.

7. Identify retail stores in the community not extending credit to consumers and explain their reasons for not doing so.

BUSINESS LAW (continued)

8. Make a collection of labels from garments or food products and analyze the information which they offer. Discuss the need for this information and any additional data missing from the label(s) in question.

9. Collect, analyze and discuss warranties, guarantees, seals, labels and tags from appliances or household equipment.

10. Secure examples of guarantees and warranties; checking for: Does the guarantee cover the entire product or just part of it? Which part? Does the guarantee cover what it will do? For how long does the guarantee last? How will the guarantor perform? Will he replace or refund in case of defects or failures?

11. Discuss the meaning of "lifetime guarantee" without qualifying terms.

12. Have students visit both a new and used car dealer and discuss the purchase of each type, paying particular attention to contracts.

13. Have students prepare a report on "risk sharing" and the importance of insurance.

14. Have students list the various responsibilities of the homeowner, renter, landlord.

15. Have students check with financial institutions of the community to determine the availability of mortgage credit.

16. Have a student read an insurance contract and then explain it to the class, pointing out the good and the limiting features.

17. Discuss the advantages and disadvantages of social insurance plans such as used in Great Britain and Sweden and compare these with the pending U. S. national health insurance legislation, Medicare, Social Security health benefits or other plans.

18. Have a student prepare a report on why life insurance in force has expanded so much in recent years.

19. Discuss the type(s) of auto insurance which should be carried, even though not required by law and explain why.

20. Have students identify and invite speakers to address the class on investments, savings plans, bank services, savings and loan institutions, credit unions, etc.

21. Have students list the services provided consumers by local, county, state and federal governments; discuss and analyze the need for tax dollars to support them.

22. Discuss the question of what consumer protection should be provided by government and what responsibilities should be left to the consumer.

BUSINESS LAW (continued)

23. As a class activity, have students prepare a set of principles to follow in fulfilling the role of a consumer citizen.

24. Assign committees to prepare running reports on current consumer issues related to prices, advertising, unions, and government regulations.

25. Discuss current (controversial) consumer issues, including the important facts about the issues and any proposals for solving them.

26. Analyze and discuss the Truth-in-Lending Law as it applies to the consumer and the lender.

27. Analyze and discuss consumer-oriented regulations or laws established by local, state and federal governments.

# Business Mathematics

BUSINESS MATHEMATICS

GENERAL OBJECTIVES:

1. To learn how to obtain information about planned purchases before making a decision; becoming prudent and effective managers of their economic resources.

2. To develop an objective attitude toward money while developing confidence and resourcefulness in handling financial responsibilities.

3. To develop the understanding that credit costs money and that there are expenses involved in providing this service.

4. To be able to apply the principle of opportunity costs to the allocation of income for housing and to understand mortgage financing; understanding the responsibilities and obligations involved in owning or renting a home.

5. To develop an understanding of the different ways of saving money and investing; to acquire an understanding of the special characteristics of these different ways.

6. To develop an understanding of the strengths and weaknesses of different taxes; developing attitudes of concern, inquiry and responsibility toward taxes.

7. To develop an understanding of the principles of banking and services afforded by banks and other financial institutions.

PERFORMANCE OBJECTIVES: Students will--

1. describe at least five sources of information valuable to a person planning a specific purchase of some good or service.

2. demonstrate their ability as a prudent, effective manager of economic resources by planning the purchase of needed and/or wanted goods and services over a six-month period of time, within a given income.

3. demonstrate an ability to handle financial responsibilities by showing that they have an objective attitude toward money as they solve economic problems related to the allocation of money resources.

4. compute the money costs of credit secured for the purchase of a large appliance, a car and for the use of a charge account.

5. explain the principle of opportunity cost as it relates to the allocation of income for housing.

6. explain the responsibilities and obligations involved in renting a home and in owning a home.

7. list at least five different ways of saving and investing money.

BUSINESS MATHEMATICS (continued)

8. explain the advantages or disadvantages of each of the ways in objective number seven as they relate to families of low, middle and high income.

9. distinguish between the various taxes levied by local, state and national governments, noting the strengths and weaknesses of each tax.

10. demonstrate a knowledge of the various tax structures confronting consumers by constructing charts/graphs to illustrate the relationships among the several taxes.

11. demonstrate an understanding of banking services afforded consumers by solving a problem requiring the borrowing of money to finance a major home repair and the purchase of a large consumer item while, at the same time, providing for distribution of a portion of income in a savings/ investment plan as well as meeting everyday expenses.

CONTENT:

Income, Market, Supply, Demand

Opportunity costs

Role of profits

Circular flow

Economics of bargain prices

Economic factors involved in prices and price determination

Comparison shopping

Budgeting

Kinds of consumer credit

Establishing and using consumer credit

Cost of using credit

Methods of borrowing money

Financing housing

Insurance - the idea and its implementation

Types of life insurance and bases of choice among them

Types of health, automobile and property insurance and their relative importance in planning a program of insurance

Reducing risk to reduce insurance costs

Planning a personal or family insurance program within a budget

BUSINESS MATHEMATICS (continued)

Contribution of insurance reserves to capital expansion, economic growth and better housing

Criteria for evaluating savings and investments

Outlets for savings

Ways to invest

Taxes - local, state, federal

Tools for analyzing taxes

Role and scope of deficit financing as related to taxation

ACTIVITIES:

1. Have each student shop for a specific item in several stores; comparing quality, selection, prices and store services.

2. Have students set up a spending plan for one of the following: senior year in high school, first year in college, first year on job, first year of marriage. Plans should be developed around realistic goals, income and expenses.

3. Have each student write how he thinks he spent his money over the past week. Then have him keep a trial record of how he actually spends his money during the following week. The third week, have him compare the two and then prepare a spending plan for the fourth week. Use this plan to keep a record of his spending during the fourth week.

4. Study and discuss budgeting for families with irregular income, families with two incomes and newly married couples with a single income.

5. From problems in textbooks or actual consumer problems find out the dollar cost and the per cent of cost of credit in each case.

6. Identify retail stores in the community not extending credit to consumers and explain why not.

7. Have students accompany parents, relatives, neighbors, or friend on a shopping trip as a silent observer, noting especially impulse buying.

8. Report on different ways clothing may be purchased: cash, time payment, charge accounts, flexible charge accounts, lay-away.

9. Discuss principles of budgeting for clothes. What factors determine how much is spent for clothing? What is the advantage of having a plan for purchasing?

10. Have students prepare a chart indicating how they would finance the cost of reconditioning a car.

BUSINESS MATHEMATICS (continued)

11. Prepare schedules of auto operating costs and cash outlay based on variations in component costs.

12. Have students prepare a report on "risk sharing" and the importance of insurance - to individuals and to the economy.

13. Have a student investigate the "Go now, pay later" trend in vacation travel and report on the costs of these plans as well as the pros and cons.

14. Using selected problems, demonstrate the relationship between the amount of down payment and the duration of the mortgage or loan for housing.

15. Discuss the advantage of deductible provisions in insurance plans.

16. Have each student select one business firm appearing on the N. Y. Stock Exchange and prepare a brief report of its purpose, type of product(s)/ service(s) involved, earnings over the last three years, and a general statement of the potential for future earnings.

17. Analyze and discuss the Truth-in-Lending Law as it applies to the consumer and the lender.

# Distributive Education

## DISTRIBUTIVE EDUCATION

GENERAL OBJECTIVES:

1. To develop an understanding of the motivations which stimulate consumers to purchase goods; evaluating sales promotional devices; and learning to use labels, brands, grades, sizes and prices as guides in buying.

2. To develop an understanding of local, state and federal regulations and laws regulating retailing practices.

3. To develop an understanding of the importance of shopping carefully for services and of the importance of dealing only with persons and organizations in whom you have confidence and trust.

4. To learn to accept the responsibilities incumbent upon consumers which grow out of guarantees or warranties.

5. To develop an understanding of the methods and costs of financing consumer purchases.

6. To develop an understanding of how individual consumer decisions affect the economic system.

7. To learn to recognize the rights and responsibilities of both consumers and sellers when buying and selling goods and services.

PERFORMANCE OBJECTIVES: Students will--

1. demonstrate the ability to recognize different motivations which stimulate consumer purchasing by classifying according to type a set of ads representing a wide variety of sales promotional techniques.

2. explain the value obtained by consumers from labels, grades, sizes and prices of goods.

3. distinguish between fact and inference as represented in a given piece of advertising copy.

4. list at least one law or regulation from each (local, state, federal) level of government which regulates retail practices.

5. explain the impact upon the consumer and upon the retailer for each citation in objective number four.

6. demonstrate an understanding of the importance of shopping carefully for services by preparing a list of steps to be followed by the consumer.

7. produce criteria for a consumer to use in selecting persons or organizations which supply services in whom the consumer can place a high degree of confidence and trust.

8. point out the responsibilities of consumers growing out of guarantees or warranties by analyzing a given guarantee/warranty.

DISTRIBUTIVE EDUCATION (continued)

9. demonstrate an understanding of financing consumer purchases by comparing the cost of a refrigerator bought on an installment plan and one bought through a charge account.

10. list at least three ways by which individuals can affect the economic system through their consumer decisions.

11. explain how each decision in objective number ten will affect the economic system.

12. distinguish between the rights and responsibilities of consumers and of sellers in buying and selling goods and services.

CONTENT:

Marketing channels

Consumer motivation and behavior

Economics of distribution

Merchandising

Techniques of selling

Customer services

Advertising and sales

Promotional practices

Business ethics

Retailing law (national, state, local)

Consumer rights and responsibilities

Consumer's voice

Credit buying

Comparative shopping (for goods and services)

Guarantees - warranties (responsibility of buyer/seller)

Labeling, branding, grading of goods

ACTIVITIES:

1. Have each person shop for a specific item in several stores, comparing quality, price, selection and store services.

DISTRIBUTIVE EDUCATION (continued)

2. Have a group study and report on buying incentives and how they work, including advantages and disadvantages. Could include trading stamps, premiums, coupons, prizes, contests, etc.

3. Explain and discuss such credit terms as: promissory notes, conditional sales contracts, default, garnishment, wage assignment, principal, installment, co-signer, repossession, balance.

4. Have a group collect labels of a wide variety of merchandise and develop a display to use in explaining different types of information available on labels.

5. Identify retail stores in the community not extending credit to consumers and explain why they don't.

6. Invite a retail merchant to talk to the class on his observations of shoppers in action.

7. Visit a local furniture store and investigate different styles and qualities, learn how to evaluate each.

8. Collect, analyze and evaluate warranties, guarantees, seals, labels and tags from appliances and household equipment.

9. Compare the price of a single item in each of the major types of retail stores. To what extent do they differ? Which offers the best selection, service, warranty, etc.

10. Secure examples of guarantees and warranties; checking for: Does the guarantee cover the entire product or just part of it? Which part? Does the guarantee cover what it will do? For how long does the guarantee last? How will the guarantor perform? Will he replace or refund in case of defects or failures?

11. Discuss the meaning of "lifetime guarantees" without qualifying terms.

12. Ask a group to determine the characteristics to look for when buying a transistor radio, cosmetics, typewriter, school clothes, set of skis.

13. List the services provided consumers by local, state and federal governments; analyze and discuss the need for tax dollars to support them.

14. Discuss the question of what consumer protection should be provided by government and what responsibilities should be left to the consumer.

15. Assign committees to prepare running reports on current consumer issues related to prices, advertising, unions and government regulations.

16. Discuss current ...versial) consumer issues, including the important facts about the i... ...s and proposals for solving them.

17. Analyze current fads, such as width of trousers and length of skirts. Compare fashions that were popular five years ago by using old family pictures, newspapers or catalogs. Predict which current fashions will last two years.

DISTRIBUTIVE EDUCATION (continued)

18. Discuss the factors that make a design successful. Who determines fashion design? How does the consumer influence design?

19. Analyze and discuss the Truth-in-Lending Law as it applies to the consumer and the lender.

20. Analyze and discuss consumer-oriented regulations or laws established by local, state or federal governments.

# English

## ENGLISH

GENERAL OBJECTIVES:

1. To learn how to obtain information about planned purchases before making a decision and to use the information efficiently.

2. To develop the ability to evaluate sales promotional devices used to encourage purchasing; recognizing exaggerations and understanding the use of inferred details.

3. To develop the ability to use tables, graphs and charts effectively.

4. To learn to write effective letters.

5. To develop effective oral expression that would be useful to consumers in conducting business transactions.

6. To develop the ability to incorporate past experiences into reading and to project one's thinking beyond the writer's ideas.

7. To learn to use labels and the information thereon as a guide in buying consumer goods.

PERFORMANCE OBJECTIVES: Students will--

1. demonstrate the ability to secure and use information to assist them in planning purchases by explaining the steps they would follow in planning to buy a needed personal item, a major appliance and an item not necessarily needed at the time.

2. identify and collect five ads from magazines or newspapers which represent different promotional devices used to encourage purchasing.

3. demonstrate an ability to recognize exaggerations and understand the use of inferred details by analyzing the five ads chosen in objective two, above, to produce a report on the findings.

4. compose an advertisement designed to encourage the purchase of a newly invented product.

5. summarize the content of a table, chart or graph by preparing a written statement describing that content.

6. demonstrate an understanding of tables, charts and graphs by constructing a table, chart or graph to relate the content of selected written statistical data.

7. demonstrate an understanding of the value of written communications by writing a letter to the manufacturer of a defective product in an attempt to achieve a satisfactory solution to the problem.

8. create a role-playing situation to relate the importance of effective oral communication in business transactions.

ENGLISH (continued)

9. demonstrate the ability to project one's thinking, based on past experience, beyond the writer's ideas by showing how a piece of advertising copy could be made more effective in encouraging the purchase of the product/service involved.

10. explain the information contained on selected product labels noting how this information can serve as a guide in consumer decision-making.

11. demonstrate an understanding of the kinds of information to be gained from product labels by constructing a table to compare several like products.

CONTENT:

Critical and Interpretive Reading Skills

Assessment of writer's/author's background

Past experiences of individual reflected in his reading

Projection of one's own thinking beyond author's ideas

The author's purpose

Role of persuasive material in marketing

Recognition of exaggerations

Fraudulent and deceptive practices

The use of inferred details

Locational Skills

How to find information quickly

How to use the information efficiently

How to use tables, charts and graphs effectively

The Reader's Guide to Periodical Literature and other References as consumer aids

Effective letter writing

Effective oral expression in business transactions

ACTIVITIES:

1. Assign a group of students to determine the characteristics to look for when buying a transistor radio, cosmetics, typewriters, school clothes or a set of skis.

ENGLISH (continued)

2. Have a group investigate, evaluate and report on sources of consumer information - advertising, salespeople, business and government publications, magazines, books, etc.

3. Have a group study and report on buying incentives and how they work, including advantages and disadvantages. Could include trading stamps, premiums, coupons, prizes, contests, etc.

4. Have a group collect labels of a wide variety of merchandise and develop a display to use in explaining different types of information available from labels.

5. Have students secure examples of guarantees and warranties, in class, discuss: Does the guarantee cover the entire product or just part of it? Which part? Does the guarantee cover what the product will do? For how long does the guarantee last? How will the guarantor perform? Will he replace or refund in case of defects or failures?

6. Discuss in class what is meant by "lifetime guarantees" without qualifying terms.

7. Have each student prepare a short report of a memorable day of leisure time within the past few months; stating the time, location, activity, cost, and why the day will not be forgotten.

8. Have a student read and study an insurance contract and then explain it to the class, pointing out the good and limiting features.

9. Have a student report on the provisions for medical insurance provided by Blue Cross and Blue Shield or another group plan.

10. Have the class prepare a questionnaire for interviewing consumers as to their opinions concerning the use of their tax dollars.

11. Have the class prepare a set of principles to follow in fulfilling the role of a consumer citizen.

12. Have the class discuss current (controversial) consumer issues, including the important facts about the issue(s) as well as proposals for solving them.

13. In class, discuss the psychological implications of the terms "bankrupt", "spendthrift", "smart shopper","tightwad", "credit nut", "penny pincher".

# General Business

## GENERAL BUSINESS

GENERAL OBJECTIVES:

1. To acquire knowledge, attitudes and insights which will help the student become an intelligent consumer of goods and services.

2. To develop an understanding of the effect of consumer behavior in the marketplace and on the national economy; recognizing that money must be allocated among many different needs and wants and that it is necessary to establish priorities.

3. To learn how to identify alternatives for which income can be used and to evaluate those alternatives by determining the consequences of choices made.

4. To learn how to obtain information about planned purchases before making a decision; making use of available public and private consumer aids.

5. To understand the motivations which stimulate consumer purchasing; evaluating the sales promotional devices used; evaluating the soundness of information from a variety of sources; and using the information effectively.

6. To develop effective techniques of consumer purchasing which take into consideration the positive effect of consumer behavior on public policies.

7. To develop the ability of students to manage their economic resources with confidence, independence and resourcefulness; recognizing the significant function of consumer credit in our economy and appreciating the values as well as the obligations involved in the use of such credit.

8. To develop an understanding of the various types of consumer credit available, as well as the laws regulating credit.

9. To develop an awareness in students of the importance of shopping carefully for services, recognizing that such services include those of professionals in health, legal and other areas.

10. To develop an understanding of the rights and responsibilities involved in guarantees and warranties.

11. To develop an appreciation of the importance of leisure time, its desired use and the need to include leisure time costs in money management plans.

12. To develop an understanding of insurance principles and practices; appreciating the economic values of insurance.

13. To acquire knowledge, attitudes and insights into the various types and kinds of savings and investment outlets, emphasizing the importance of selecting worthwhile or desired goals in the establishment of a savings/ investment plan.

GENERAL BUSINESS (continued)

14. To develop an understanding of the scope of taxation, the source of taxing powers, procedures for amending those powers and the reasons for growing taxation.

15. To develop an understanding of how consumers can protect their rights and accept their responsibilities by making use of the aid and protection afforded them by business, government and independent agencies.

PERFORMANCE OBJECTIVES: Students will--

1. demonstrate consumer intelligence by applying the knowledge, attitudes and insights acquired through instruction in the planned purchase of goods or services to meet a specified need.

2. give at least two examples of the effect of consumer behavior in the marketplace which affects the national economy.

3. demonstrate the importance of establishing priorities for the allocation of money resources by developing a budget to account for a given income over a period of six months.

4. break down a list of items that the student as an individual would like to have and categorize them according to needs and wants.

5. illustrate the importance of evaluating alternatives for using income by determining the consequences of choices made in objective four, above.

6. identify at least three each, public and private, sources of information useful to consumers planning purchases of goods or services.

7. demonstrate the ability to use sales promotional information effectively by analyzing and evaluating several examples from magazines or newspapers.

8. prepare a list of consumer purchasing techniques which would demonstrate the positive effect of consumer behavior on public policies.

9. explain the function of credit in our economy, noting the values obtained as well as the obligations involved in using credit.

10. demonstrate confidence, independence and resourcefulness in managing their economic resources in an exercise (problem) involving the planned use of their income over a four-week period of time.

11. distinguish between the various types of consumer credit available to individuals and explain the laws regulating each.

12. explain why it is important to consumers to shop carefully for professional health and legal services.

13. distinguish between facts and inferences related to rights and responsibilities involved in guarantees and warranties.

GENERAL BUSINESS (continued)

14. demonstrate an understanding of the importance of leisure time by analyzing a memorable leisure time activity in terms of its desirability and its costs.

15. demonstrate an understanding of the economic values of insurance by setting up an insurance plan(s) for a newly married couple with a single income, setting up housekeeping in their own home.

16. distinguish between the various types and kinds of savings and investment outlets available to parents wishing to establish a worthwhile savings/investment plan to provide for the future education of their children.

17. demonstrate an understanding of the scope of taxation by preparing a report on the source of taxing powers, procedures for amending those powers and reasons for the recent growth in taxation.

18. give examples and explain two ways, each, by which government, business and independent agencies afford aid and/or protection to consumers.

CONTENT:

Consumer goods and services

Public and private agencies for satisfying wants and needs

Budgeting time

Thrift and home management

Cost of governmental services (taxes)

Savings and investments (purposes and means)

Insurance (life, health, accident, fire, auto, etc.)

Bank services

Keep personal records

Plan purchases within framework of personal goals

Methods of personal payments (cash/credit)

Purpose of advertising

Salesmanship techniques

Consumer protection (national, state, local -- public and private)

Consumer rights and responsibilities

GENERAL BUSINESS (continued)

Consumer laws (national, state, local)

Consumer's voice in marketplace and government

Responsibilities and rights regarding guarantees and warranties

Importance of leisure time

ACTIVITIES:

1. Have each person shop for a specific item in several stores, comparing quality, selection, price and store services.

2. Ask a group to determine the characteristics to look for when buying a transistor radio, cosmetics, typewriter, school clothes, or a set of skis.

3. Have a group investigate, evaluate and report on sources of consumer information - advertising, salespeople, business and government publications, magazines, books, etc.

4. Have a group study and report on buying incentives and how they work, including advantages and disadvantages. Could include trading stamps, premiums, coupons, prizes, contests, etc.

5. Have students set up a spending plan for one of the following: senior year in high school, first year in college, first year on job, first year of marriage. Plans should be developed around realistic goals, income and expenses.

6. Use role-playing to dramatize decision-making - e.g., a couple planning to meet the costs of a first child, a couple discussing the pros and cons of the wife working, or a family planning the use of their annual income.

7. Have a group collect and evaluate all the different kinds and types of budget forms that can be obtained from banks, credit unions, finance companies or other sources. Select from these, or develop their own system as a group, and report which is most suitable and why.

8. Study and discuss budgeting for families with irregular income, families with two incomes, or newly married couples with a single income.

9. From problems in textbooks or actual consumer problems find out the dollar cost and the per cent of cost of credit in each case.

10. Explain and discuss such credit terms as: promissory note, conditional sales contract, default, garnishment, wage assignment, principal, installment, co-signer, balance and repossession.

11. Use role-playing in which members of a family are over-extended credit-wise, showing how they plan to work themselves out of the problem.

12. Identify retail stores in the community not extending credit to consumers and explain why not.

GENERAL BUSINESS (continued)

13. Invite a retail merchant(s) to talk to the class on his (their) observations of shoppers in action.

14. Study food ads in newspapers, noting that stores feature "special" or "loss leader" items as "come-ons". Have a committee decide where to shop for a comparable list of items.

15. Report on different ways clothing may be purchased: cash, time payment, charge account, flexible charge accounts, lay-away.

16. Collect, analyze and discuss warranties, guarantees, seals, labels and tags from appliances and household equipment.

17. Make a compilation of all the information referring to care and service that you can find on labels, tags, seals, packages. Look for government grade and inspection seals. Compare guarantees and warranties.

18. Secure examples of guarantees and warranties; checking for: Does the guarantee cover the entire product or just part of it? Which part? Does the guarantee cover what it will do? For how long does the guarantee last? How will the guarantor perform? Will he replace or refund in case of defects or failures?

19. Discuss the meaning of "lifetime guarantees" without qualifying terms.

20. Have a student prepare a report on "risk sharing" and the importance of insurance and discuss the report in class.

21. Have a student read and study an insurance contract and then explain it to the class, pointing out the good and limiting features.

22. Discuss the advantages and disadvantages of social insurance plans such as used in Great Britain and Sweden and compare these plans with the pending U. S. national health insurance legislation, Medicare, Social Security health benefits, or other plans.

23. Have a student report on why life insurance in force has expanded so much in recent years.

24. Have a student report on provisions for medical insurance provided by Blue Cross and Blue Shield or another group plan.

25. Have students discuss which type of medical insurance, that which will cover costs of medical care or that which covers the loss of earnings while illness keeps you from working, that they would buy if they could afford only one type.

26. Have a student prepare a report on the advantage of deductible provisions of insurance plans.

27. Discuss the types of auto insurance that should be carried, even though not required by law and explain why.

GENERAL BUSINESS (continued)

28. Have a student prepare a report describing and evaluating the reasons for, purpose of and advantages of saving.

29. Have each student select one business firm appearing on the N. Y. Stock Exchange and prepare a brief report of its purpose, type of product(s)/ service(s) involved, earnings for last three years and a general statement of the potential for future earnings.

30. Have students identify and invite speakers to address the class on investments, savings plans, banking services, savings and loan institutions, credit unions, etc.

31. Have students list the services provided consumers by local, county, state and federal governments; analyze and discuss the need for tax dollars to support them.

32. Have class prepare a questionnaire to use in interviewing consumers as to their opinions concerning the use of their tax dollars.

33. Discuss the question of what consumer protection should be provided by government and what responsibilities should be left to the consumer.

34. As a class activity, have students prepare a set of principles to follow in fulfilling the role of a consumer citizen.

35. Assign committees to prepare running reports on consumer issues related to prices, advertising, unions and government regulations.

36. Discuss current (controversial) consumer issues and proposals for solving them.

37. Analyze and discuss the Truth-in-Lending Law as it applies to the consumer and the lender.

38. Analyze and discuss consumer-oriented regulations or laws established by local, state and federal governments.

# Health

## HEALTH

GENERAL OBJECTIVES:

1. To develop knowledge, attitudes and insights which will help the student become an intelligent consumer of goods and services; to evaluate the sales promotional devices used to encourage purchasing; and to develop the ability to buy nutritionally adequate food within the family food budget.

2. To develop an understanding of local, state and federal food and drug regulations and laws and why such laws exist.

3. To develop an awareness of the importance of shopping carefully for services and to recognize that services include those of professionals in health areas.

4. To develop an appreciation of the importance of leisure time and its desired use, noting that leisure time activities cost money and need to be included in financial plans.

5. To become aware of various health services and facilities in their community and nearby area, such as poison control centers, insect and rodent control, immunization, child care centers, water testing sources, etc.

6. To develop an understanding of the characteristics and uses of various types of health insurance; to be able to determine their relative value in relation to needs and why people have insurance.

7. To learn how to make the best use of the aid and protection afforded the consumer by business, government and independent agencies.

PERFORMANCE OBJECTIVES: Students will--

1. give at least three examples of sales promotional devices used to encourage purchasing and explain why each is an effective technique.

2. demonstrate a knowledge of nutritional adequacy in a family diet by planning for a week's food supply within a set family food budget.

3. prepare a set of principles to be followed by an intelligent consumer-citizen when buying goods and services.

4. identify at least one regulation or law at each level of government (local, state, federal) related to food and drugs.

5. explain why each example in objective number four came into existence.

6. prepare criteria to use in choosing the professional health servant that will most satisfactorily fill his needs in case of illness or other health need.

7. explain the importance of leisure time activities to individuals, considering the desirability and the costs of such activities.

HEALTH (continued)

8. identify health services and facilities within their community, e.g., poison control center, pest control center, water testing services, etc.

9. explain the function and the availability to the consumer of the services and facilities mentioned in objective number eight.

10. differentiate between the various types of health insurance available to consumers with varying needs and value systems.

11. explain several reasons why people buy health insurance.

12. demonstrate the correct usage of the aid and/or protection afforded the consumer by business, government or independent agencies by solving a problem ensuing from false advertisement of goods.

CONTENT:

Health needs (individuals and families)

Wise expenditures for maintenance of health

Poison control center (pesticides, herbicides, fertilizers)

Water purification and fluoridation (including well water)

Insect and rodent control

Food inspection

Immunization

Sewage disposal regulation and control

Premature and well-child baby centers

Sources of help for reliable treatment of diseases

Free medical services available (private: civic service clubs; public agencies: Health Department services)

Pollution (air and water)

Where to get a test for glaucoma, chest X-rays, PAP test, blood tests, etc.

Dangers of/from health quackery

Advertising of useless nostrums

Costs in dollars and suffering from use of "questionable cures"

Selection of nutritious foods

Food and drug laws (national, state, local)

HEALTH (continued)

Importance of leisure time

Importance of shopping for services as one would for goods

Health insurance (provided by self; by employer)

Consumer protection sources (national, state, local - public and private)

Drug abuse and use - community actions (Half-way Houses, hot lines, ETV, seminars, counselors, clinics)

ACTIVITIES:

1. Ask a group to determine the characteristics to look for when buying patent medicines, insect- and rodent-control products, drugs, or soap products.

2. Have a group investigate, evaluate and report on sources of consumer health information - advertising, salespeople, business and government publications, magazines, books, etc.

3. Have a group study and report on buying incentives and how they work, including advantages and disadvantages. Could include trading stamps, premiums, coupons, prizes, contests, etc.

4. Have a group collect labels of a wide variety of health products and develop a display to use in explaining different types of information available from labels and the importance of carefully reading them.

5. Have students prepare a short report of a memorable day of leisure time within recent months, stating the time, location, activity, cost and why the day will not be forgotten.

6. Discuss the advantages and disadvantages of social insurance plans such as used in Great Britain and Sweden and compare these plans with the pending U. S. national health insurance legislation, Medicare, Social Security health benefits or other such plans.

7. Report on provisions for medical insurance provided by Blue Cross and Blue Shield or another group plan.

8. Have students discuss which type of medical insurance, that which will cover costs of medical care or that which covers loss of earnings while illness keeps you from working, that they would buy if they could afford only one type.

9. Have students prepare a report on the advantage of deductible provisions in insurance plans.

10. Have students identify and invite professional speakers to address the class on health quackery, drug use and abuse, food inspection, local health laws, etc.

HEALTH (continued)

11. List the health services provided consumers by local, county, state and federal governments and discuss their need. Visit local and state agencies.

12. Discuss the questions of what consumer protection should be provided by government and what responsibilities should be left to the consumer; how to report violations.

13. Assign committees to prepare running reports on consumer health issues and discuss the important facts about the issues as well as proposals for solving them. Interview local officials and investigate the political aspects of their agencies.

14. Analyze and discuss consumer-oriented health regulations or laws established by local, state and federal governments.

15. Have a student make a comparison of health agencies, laws and practices of other countries.

NOTE!!!!

For additional information, consult the Pennsylvania Department of Education publication Conceptual Guidelines for School Health Programs in Pennsylvania, which contains units on "Community Health", "Consumer Health" and "Nutrition".

# Home Economics Education

## HOME ECONOMICS EDUCATION

Home Economics Education is considered a vital segment of any consumer education program and certainly should be included. The fact that this section of the guidelines does not spell out a program in detail does not denigrate the importance of the contribution of and by Home Economics. However, the Home Economics staff of the department has developed a comprehensive set of Resource Materials describing what should be taught in both reimbursable home economics programs and general home economics programs. These Resource Materials naturally include the consumer education concepts and understandings which are considered essential to any and all program efforts in Home Economics Education.

For information about the materials and their availability, contact:

Carolyn M. Kratz
Home Economics Education
Bureau of Vocational, Technical and
Continuing Education
Department of Education
Box 911
Harrisburg, Pennsylvania 17126

# Industrial Arts

# INDUSTRIAL ARTS

GENERAL OBJECTIVES:

1. To develop an understanding of essential mechanical principles involved in products, purpose of products, what products will and will not do and products' life expectancy.

2. To develop an understanding of the procedure for appraising the structural condition of a house and learn to estimate costs of major alterations.

3. To develop the ability to interpret plans and blueprints.

4. To develop the ability to wisely select, use and maintain power tools, garden and lawn equipment, and appliances; learning to make simple repairs and to service such mechanical items.

5. To develop the ability to make wise decisions in the selection of items like wall coverings, air conditioners, storm windows, etc.

6. To develop an understanding of the techniques used to evaluate commercially produced items in order that individuals can make wise consumer decisions.

7. To develop an understanding of the responsibilities placed on consumers by guarantees and warranties.

8. To develop an understanding of the rights and responsibilities of consumers when buying and using goods and services; learning how consumers can protect their rights and accept their responsibilities.

PERFORMANCE OBJECTIVES: Students will--

1. demonstrate an understanding of mechanical principles involved in products by explaining the operation of selected products.

2. explain the purpose of, what it will and will not do and its life expectancy for each product used in objective one, above.

3. explain the procedure used in appraising the structural condition of a house.

4. demonstrate the ability to estimate the cost of major alterations to a house by preparing a solution to a given problem.

5. explain the contents of a plan or blueprint.

6. use a plan or blueprint in constructing the item it represents.

7. demonstrate an understanding of criteria for choosing the proper power tools, lawn equipment and/or appliances by wisely selecting the items desired by a fictitious consumer.

8. demonstrate the correct procedures for servicing and repairing selected products.

INDUSTRIAL ARTS (continued)

9. explain the criteria to use in selecting items such as wall coverings, air conditioners, storm windows, etc.

10. explain the techniques to be used in evaluating commercially produced items in order that the individual may make wise consumer decisions.

11. explain the guarantee or warranty placed on a given product noting especially the responsibilities placed on the consumer.

12. distinguish between facts and inferences involved in guarantees or warranties by analyzing given examples.

13. demonstrate an understanding of the rights and responsibilities of consumers when buying goods and services by preparing a list of same which could be used in guiding consumer behavior.

14. give examples and explain several ways by which consumers can protect their rights and accept their responsibilities.

CONTENT:

Mechanical principles involved in a product, its purpose, what it will and won't do and its life expectancy

How to appraise the structural condition of a house

Plans and blueprints (read and interpret)

Simple repairs and service of mechanical items

How to select, use and maintain power tools, garden and lawn equipment and appliances

How to select items like wall coverings, air conditioners, storm windows, etc.

Evaluate commercially produced items

Consumer rights and responsibilities under guarantees and warranties

Consumer rights and responsibilities under the law

Consumer protection (public/private - national, state, local)

ACTIVITIES:

1. Have each student shop for a specific item in several stores, comparing quality, selection, prices and store services.

2. Have a group investigate, evaluate and report on sources of consumer information - advertising, salespeople, business and government publications, magazines, books, etc.

INDUSTRIAL ARTS (continued)

3. Have a group study and report on buying incentives and how they work, including advantages and disadvantages. Could include trading stamps, premiums, coupons, prizes, contests, etc.

4. From problems in textbooks or actual consumer problems find out the dollar cost and the per cent of cost of credit in each case.

5. Collect, analyze and discuss warranties, guarantees, seals, labels and tags from appliances and household equipment.

6. Make a compilation of all information referring to care and service that can be found on labels, tags, seals, packages. Look for government grade and inspection seals; private inspection agency approval.

7. Discuss the meaning of "preventative maintenance". Have students consider what basic equipment repairs they think can be made by men, by women. Demonstrate several basic repairs.

8. Secure examples of guarantees and warranties; checking for: Does the guarantee cover entire product or just part of it? Which part? Does guarantee cover what the product will do? How long will the product last? For how long does the guarantee last? How will the guarantor perform - will he replace or refund in case of defects or failures?

9. Discuss the meaning of "lifetime guarantees" without qualifying terms.

10. Have students visit both a new and used car dealer and discuss the purchase of each type automobile.

11. Have an independent auto mechanic explain and demonstrate testing procedures before purchasing an auto - on the lot and on the road.

12. Have students prepare a chart indicating how they would finance the cost of reconditioning a car or building a recreation room in the basement of a home.

13. Have students prepare schedules of auto operating costs and cash outlay based on variations in component costs.

14. Discuss the advantage of deductible provisions in insurance plans.

15. Discuss the types of auto insurance that should be carried, even though not required by law and explain why.

16. Have students identify and invite speakers to address the class on investments, savings plans, banking services, savings and loan institutions, credit unions, etc.

17. Analyze and discuss the Truth-in-Lending Law as it applies to the consumer and the lender.

18. Analyze and discuss consumer-oriented regulations or laws established by local, state and federal governments.

# Mathematics

## MATHEMATICS

GENERAL OBJECTIVES:

1. To develop an understanding of the true annual rate of interest as contrasted to the stated rate of interest.

2. To develop an understanding of the necessity of and procedures for shopping for credit (money) as one would for goods and services.

3. To develop an understanding of computations related to savings, investments and credit, noting the relationship of percentage to the problems of everyday living.

4. To develop an understanding of the reasons for and importance of graphs and statistical data in the everyday life of the consumer.

5. To develop the ability to use algebra for measurement problems, business problems and investment problems.

6. To develop the ability to prudently and effectively manage their economic resources.

7. To develop an understanding of the scope of taxation, the strengths and weaknesses of different taxes and reasons for the growth of taxation.

PERFORMANCE OBJECTIVES: Students will--

1. compute the true annual rate of interest charged for the use of a revolving charge account from sample problems.

2. compute the true annual rate of interest charged for purchases made with a credit card from sample problems.

3. compute the true annual rate of interest charged for the installment purchase of an automobile or a major appliance from sample problems.

4. differentiate between the true annual rate of interest and the stated rate of interest for objectives one, two and three, above.

5. explain the procedures for and necessity of shopping for credit as one would for goods or services.

6. compute the amount of interest gained in five years from the investment of $1,000, at the going rate of interest; in a credit union plan, bank savings account and a savings and loan association.

7. explain the importance of and reasons for consumers understanding graphs and statistical data which they come into contact with in everyday life.

8. demonstrate an ability to use algebra in the solution of selected measurement problems confronting a typical consumer.

9. demonstrate an ability to use algebra in solving selected business and investment problems.

MATHEMATICS (continued)

10. demonstrate an ability to use statistical data by interpreting selected charts or graphs and preparing a written statement of their content.

11. demonstrate an ability to prudently and effectively manage their economic resources by applying the appropriate concepts and principles to the use of these resources over a stated period of time.

12. explain the scope of taxation in the United States by noting the strengths and weaknesses of the various taxes utilized as well as the reasons for the growth of taxation in recent years.

CONTENT:

True annual rate of interest

Stated rate of interest

Need for shopping for money as one would for goods/services

Computations related to savings, investment, credit

Percentage - related to problems of everyday living

Graphs, tables and other data (reasons for; importance of)

Algebra applied to measurement problems, business problems, investment problems

Taxation - scope, strength, weakness, growth

Management of economic resources (family/individual)

Financial security

ACTIVITIES:

1. Have students set up a spending plan for one of the following: senior year in high school, first year in college, first year on job, first year of marriage. Plans should be developed around realistic goals, income and expenditures.

2. Have each student write how he thinks he spent his money over the past week. Then have him keep a trial record of how he actually spends his money during the following week. The third week, have him compare the two and then prepare a spending plan for the fourth week. Use this plan to keep a record of his spending the fourth week.

3. Use role-playing to dramatize decision-making - e.g., a couple planning to meet the costs of a first child, a couple discussing the pros and cons of the wife working, or a family planning the use of their annual income.

MATHEMATICS (continued)

4. Have a group collect and evaluate all the different kinds and types of budget forms that can be obtained from banks, credit unions, finance companies or other sources. Select from these, or develop their own system as a group, and report why their choice is most suitable.

5. Study and discuss budgeting for families with irregular income, families with two incomes and a newly married couple with a single income.

6. From problems in textbooks or actual consumer problems find out the dollar cost and the per cent cost of credit in each case.

7. Have students explain and discuss such credit terms as: promissory note, conditional sales contract, default, garnishment, wage assignment, principal, installment, co-signer, balance, repossession.

8. Use a role-playing situation in which members of a family are over-extended credit-wise, showing how they plan to work themselves out of the problem.

9. Have students prepare a questionnaire for conducting a survey on the cost of clothing maintenance; analyzing and studying the results in class.

10. Have students prepare a chart indicating how they would finance the cost of building a recreation room in the basement of their home.

11. Have a student prepare a report on "risk sharing" and the importance of insurance; discuss report in class.

12. Have students prepare schedules of auto operating costs and cash outlay based on variations in component costs.

13. Have a student investigate the "Go now, pay later" trend in vacation travel and report on the costs of these plans as well as the pros and cons of their use.

14. Using problems, demonstrate the relationship between the amount of down payment and the duration of the mortgage/loan for purchasing a house.

15. Have a student prepare a report on why the amount of life insurance in force has expanded so much in recent years.

16. Have students discuss which type of medical insurance, that which will cover costs of medical care or that which covers loss of earnings while illness keeps you from working, that they would buy if they could afford only one type.

17. Have a student report on the advantage of deductible provisions in insurance plans.

18. Have each student select a business firm appearing on the N. Y. Stock Exchange and prepare a brief report of its purpose, type of product(s)/ service(s) involved, earnings for the last three years, and a general statement of the potential for future earnings.

MATHEMATICS (continued)

19. Have students list the services provided consumers by local, county, state and federal governments; analyze and discuss the need for tax dollars to support them.

20. Have the class prepare a questionnaire for interviewing consumers as to their opinions concerning the use of their tax dollars; analyze and discuss the results in class.

21. Analyze and discuss the Truth-in-Lending Law as it applies to the consumer and the lender.

# Science

## SCIENCE

GENERAL OBJECTIVES:

1. To develop knowledge and understanding of mechanical standards, power requirements, expected wear and depreciation of selected appliances or automotive products.

2. To develop an understanding of essential facts with regard to drug use and abuse, food adulteration, air and water pollution, patent medicines, cigarette smoking, etc.

3. To recognize and evaluate useless or dangerous health devices.

4. To develop an understanding of the differences between generic and brand-name drug prescriptions and to recognize the economics of such differences.

5. To develop an understanding of the protective legislation aimed at proprietary (patented/trademarked) products and the need for more control of these products.

6. To develop an understanding of the problems related to the use of chemical products for rodent and pest control, laundering and food preservation.

PERFORMANCE OBJECTIVES: Students will--

1. demonstrate an understanding of mechanical standards by evaluating the relevancy of data available to the consumer to assist him in the selection of a given appliance.

2. explain the power requirements, expected wear and depreciation of the appliance in objective one, above.

3. distinguish between fact and myth with regard to drug use and abuse.

4. list the essential facts to be considered in determining the extent to which food, air and water may be adulterated or polluted.

5. summarize the essential facts about patent medicines that consumers should know to make wise economic decisions.

6. differentiate between useful and useless (or dangerous) health devices, with the distinction based on the evaluation of relevant data.

7. demonstrate an understanding of the difference between generic and brand-name drug prescriptions by classifying a list of drugs correctly.

8. explain the economics of differences between generic and brand-name drug prescriptions.

9. give examples of and explain the need for protective legislation aimed at proprietary products.

10. distinguish between facts and inferences related to problems growing out of the use of chemical products for pest control, laundering and food preservation.

SCIENCE (continued)

CONTENT:

Mechanical standards - selected products

Power requirements - selected products

Expected wear and depreciation of appliances/automotive products

Drugs (generic vs. brand-name prescriptions)

Patent medicines

Food adulteration

Air and water pollution

Cigarette smoking

Useless or dangerous health devices

Use of "pep" pills and tranquilizers

Protective legislation aimed at proprietary products

Use of chemicals for rodent and pest control, laundering and food preservation

Drug use and abuse

Food and drug laws (national, state, local)

ACTIVITIES:

1. Have each student shop for a specific item in several stores, comparing quality, selection, price, etc.

2. Ask a group to determine the characteristics or standards to look for when buying chemical or mechanical products.

3. Have a group investigate, evaluate and report on sources of consumer information; e.g., advertising, salespeople, business and government publications, magazines, books, etc.

4. Have a group study and report on buying incentives and how they work, including advantages and disadvantages. Could include trading stamps, premiums, coupons, prizes, contests, etc.

5. Have a group collect labels of a wide variety of merchandise and develop a display to use in explaining different types of information available from labels.

6. Make a compilation of all the information referring to care and use that you can find on labels, tags, seals, packages. Look for government and private seals and grades.

SCIENCE (continued)

7. Have students identify and invite speakers to address the class on patent medicines, pollution, water purification and fluoridation, drugs, etc.

8. List the services provided consumers by local, county, state and federal governments; analyze and discuss the need for tax dollars to support them.

9. Discuss the question of what consumer protection should be provided by government and what responsibilities should be left to consumers.

10. Discuss current (controversial) consumer issues which relate to science, including the important facts about the issue(s) and suggested proposals for solving them.

11. Analyze and discuss consumer-oriented regulations or laws established by local, state and federal governments.

# Social Studies

## SOCIAL STUDIES

GENERAL OBJECTIVES:

1. To develop an understanding of the essential characteristics of the private enterprise system and how it differs from other economic systems.

2. To develop an understanding of the consumer's role in different economic systems; how they make their wishes known so that goods and services wanted may be produced.

3. To develop an understanding of the role of competition in a private enterprise system.

4. To develop an understanding of the effects of communications media on consumer behavior and recognize the value of consumer education to the individual, to the community and to the nation.

5. To develop an understanding of legislation, at each level of government (national, state, local), affecting consumers and consumer influence on such legislation.

6. To recognize the rights and responsibilities of consumers when buying and using goods and services; learning how to make the best use of the aid and protection afforded the consumer by business, government and independent agencies.

PERFORMANCE OBJECTIVES: Students will --

1. distinguish and explain the essential characteristics of the private enterprise system.

2. demonstrate an understanding of the private enterprise system by describing how it differs from other economic systems.

3. describe each of the three major roles an individual plays in economic life. (worker, consumer, citizen)

4. give examples of variations within different economic systems of the economic roles played by individuals.

5. explain at least five (5) ways by which consumers make their wishes known so that desired goods and services may be produced.

6. explain the role of competition in a private enterprise system.

7. illustrate the effects of communications media on consumer behavior by preparing an analysis of a magazine ad for cosmetics or sports equipment.

8. summarize at least one piece of legislation from each level of government (national, state, local) that affects consumers.

SOCIAL STUDIES (continued)

9. give one example of how consumers influence legislation at each level of government; national, state and local.

10. prepare a chart(s) showing how an economic decision can affect the individual, the community and the nation; to demonstrate the value of consumer education. (e.g., a rise in mortgage rates)

11. produce separate lists of rights and of responsibilities of consumers when buying and using goods and services.

12. describe one way that each of the following afford aid and/or protection for the consumer: business, government and independent agencies.

13. demonstrate an understanding of the different types of businesses found in a private enterprise system by correctly classifying a given list of businesses and writing a justification for placing each where placed.

14. explain the growth of the American tax system, noting its scope, the source of taxing power and ways of amending those powers.

15. demonstrate an ability to make a wise investment of available income by solving an investment problem.

16. illustrate the difference among the several forms of credit buying by classifying a given list of proposed credit purchases according to the credit plan which would give the consumer the most for his money.

CONTENT:

Private enterprise system

Characteristics of private enterprise and how it differs from other systems

Consumer's role in different economic systems

How consumers voice their wishes so that goods and services wanted may be produced

Role of competition in private enterprise

Effect of communications media on consumers

Legislation (national, state, local) affecting consumers

Consumer influence on legislation

Importance of consumer education to individual, community, nation

Consumer protection agencies, public and private (national, state, local)

Sources of consumer economic information

SOCIAL STUDIES (continued)

Consumer rights and responsibilities when buying and using goods and services

Types of businesses

Importance of consumer spending

The marketplace and the consumer (mass production, advertising, merchandising, fraudulent practices, etc)

Taxation (scope, source, growth)

Savings and investments

Credit buying

ACTIVITIES:

1. Have a group investigate, evaluate and report on sources of consumer information - advertising, salespeople, business and government publications, magazines, books, etc.

2. Have a group study and report on buying incentives and how they work, including advantages and disadvantages. Could include trading stamps, premiums, coupons, prizes, contests, etc.

3. Have a group collect labels of a wide variety of merchandise and develop a display to use in explaining different types of information available from labels.

4. Use role-playing to dramatize decision-making--e.g., a couple planning to meet the costs of a first child, a couple discussing the pros and cons of the wife working or a family planning the use of their annual income.

5. Study and discuss budgeting for families with irregular income, families with two incomes and newly married couples with one income.

6. From textbook problems or actual consumer problems find out the dollar costs and the per cent of cost of credit in each case.

7. Study food ads in newspapers, noting that stores feature "special" or "loss leader" items as "come-ons". Have a committee decide where to shop for a comparable list of items.

8. Discuss principles of budgeting for clothes. What factors determine how much is spent for clothing? What is the advantage of having a plan for purchasing?

9. Make a compilation of all the information referring to care and service that you can find on labels, tags, seals, packages. Look for government and private grade and inspection seals. Compare guarantees and warranties.

SOCIAL STUDIES (continued)

10. Secure examples of guarantees and warranties; checking for: Does the guarantee cover the entire product or just part of it? Which part? Does guarantee cover what it will do? For how long does the guarantee last? How will the guarantor perform? Will he replace or refund in case of defects or failures?

11. Discuss the meaning of "lifetime guarantees" without qualifying terms.

12. Have students prepare a report on "risk sharing" and the importance of insurance.

13. Have a student investigate the "Go now, pay later" trend in vacation travel and report on the costs of these plans as well as the pros and cons.

14. Consider and evaluate various ways of reducing the cost of housing.

15. Have students list the various responsibilities and precautions to be taken by the homeowner, renter, landlord.

16. Have students check with financial institutions of the community to determine the availability of mortgage credit.

17. Have a student read and study an insurance contract and then explain it to the class, pointing out the good and limiting features.

18. Discuss the advantages and disadvantages of social insurance plans such as used in Great Britain and Sweden; comparing these plans with the pending U.S. national health insurance legislation, Medicare, Social Security health benefits or other plans.

19. Have a student prepare a report on the amount of life insurance in force and why it has expanded so much in recent years.

20. Have a student prepare a report on provisions for medical insurance provided by Blue Cross and Blue Shield or another group plan.

21. Have students discuss which type of medical insurance, that which will cover costs of medical care or that which will cover loss of earnings while illness keeps you from working, that they would buy if they could afford only one type.

22. Discuss what types of auto insurance should be carried, even though not required by law, and explain why.

23. Have a student prepare a report describing and evaluating the reasons for, purposes of and advantages of saving.

24. Have students identify and invite speakers to address the class on investments, savings plans, banking services, savings and loan institutions, credit unions, etc.

SOCIAL STUDIES (continued)

25. Have students list the services provided consumers by local, county, state and federal governments; analyze and discuss the need for tax dollars to support them.

26. Have students prepare a questionnaire for interviewing consumers as to their opinions concerning the use of their tax dollars. Discuss and analyze the results in class.

27. Discuss the question of what consumer protection should be provided by government and what responsibilities should be left to the consumer.

28. As a class activity, have students prepare a set of principles to follow in fulfilling the role of a consumer citizen.

29. Assign committees to prepare running reports on current consumer issues related to prices, advertising, unions and governmental regulations.

30. Discuss current (controversial) consumer issues, including the important facts about the issues and proposals for solving them.

31. Discuss the psychological implications of the terms "bankrupt", "spendthrift", "smart shopper", "tightwad", "credit nut", "penny pincher".

32. Analyze and discuss the Truth-in-Lending Law as it applies to the consumer and the lender.

33. Analyze and discuss consumer-oriented regulations or laws established by local, state and federal governments.

## EVALUATION

The following information is offered as one alternative to the process of evaluation but it is not to be construed as the only one. For a more detailed description of the process consult Chapter 7, "New Dimensions in Evaluation of Social Studies Programs" by Roland F. Payette and C. Benjamin Cox in Social Studies Curriculum Development: Prospects and Problems, edited by Dorothy McClure Fraser, (39th Yearbook, 1969), published by the National Council for the Social Studies, 1201 Sixteenth Street, N.W., Washington, D.C. 20036.

The model of evaluation presented by the authors is one which ucilizes three categories of data that are useful as observation points in the evaluative process. The three types of data are: antecedent conditions, transactions and outcome data. Antecedent conditions are defined as "all the responses that are carried to the educational situation by the student and teacher participants and which may have an effect on the outcomes." Transactions refer to "planned interactions among persons in the educational setting for the purpose of achieving educational outcomes." And outcomes are any "modifications in the responses of participants that can be linked empirically or logically to the educational process."

To apply these definitions to an evaluation scheme one can consider the antecedent conditions to be the inputs (demands) to the educational process, the outcomes are the outputs, while the transactions are the means by which individuals involved in the system attempt to convert the inputs into outcomes. These are united by a feedback system which applies the results of outcomes (outputs) to subsequent inputs. Thus, it is truly a self-regulating system.

Antecedent conditions that teachers should consider in the evaluation process may stem from the teacher himself, the learner, the subject matter and the social groups involved.

The teacher's feeling of what is important to classroom learning will establish the basis for including certain conditions while excluding others. However, it should be noted that each teacher's actions will be affected by his knowledge about himself as a teacher.

From the perspective of the learner, the teacher will also be influenced by the students' prior knowledge about the topic to be studied, the students' ability to learn a subject and the students' attitudes toward learning.

In regard to subject matter it should be noted that teachers often assume that what is of interest to them will likewise be of interest to students. That which the teacher is knowledgeable about is what tends to be emphasized in his teaching. Also of importance to the inclusion of subject matter are those aspects of a field which authorities in the field consider important - these are central values to be emphasized.

The fourth consideration relates to the many demands made on the schools by various social groups of the community. These demands may stem from the legislature and its laws, veterans groups, unions or any of the many special interest groups found in communities. Not to be overlooked in this regard, also, are the demands that come from within the school itself.

Transactions, the second category mentioned, are those planned interactions among the participants in the educational program designed to achieve desired outcomes. These transactions are influenced by a variety of factors, such as the purpose for which the transactions are intended and the operations most likely to achieve those purposes; the tasks involved in the operations; the logical operations that will occur in the course of instruction; the participant roles, by teachers and students; the styles of behavior, teaching or learning, displayed by participants; and the activities engaged in by students and teacher, either cooperative or competitive.

It is premised that transactions are based on the teacher's perspective as the major source of ideas and that transactions and antecedent conditions are intentionally linked.

Outcomes, the third category considered, are any modifications in the responses of participants that can be linked to the educational program. Such modifications will involve, in addition to students, changes in teachers, administrators, parents and others in the program.

The perceived outcomes stemming from a process or an approach as described herein will not emerge in isolation but rather will be related to the antecedent conditions and the transactions that preceded and influenced their achievement.

At this point feedback and analysis will indicate the inputs and transactions that were successful or not in achieving the established goals and objectives. It is upon this information that the teacher can change and/or build his continuing, on-going program of instruction.

NOTE!!! This information may be reproduced locally, in quantity, for the benefit of various teachers who may become involved in consumer education instruction.